

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18-34545-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):  
Sharifa S. Muhammad  
181-183 Schuyler Ave., Second Floor  
Newark, NJ 07112  
Social Security No.:  
xxx-xx-3081  
Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 12/14/2018 and a confirmation hearing on such Plan has been scheduled for 2/20/2019.

The debtor filed a Modified Plan on 03/19/2019 and a confirmation hearing on the Modified Plan is scheduled for 4/17/2019 at 08:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: March 26, 2019  
JAN: dmc

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Sharifa S. Muhammad  
 Debtor

Case No. 18-34545-RG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 186

Page 1 of 1  
 Total Noticed: 16

Date Rcvd: Mar 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2019.

db +Sharifa S. Muhammad, 181-183 Schuyler Ave., Second Floor, Newark, NJ 07112-1936  
 517922070 +Equifax Information Serv., PO Box 740256, Atlanta, GA 30374-0256  
 517922069 +Experian, PO Box 4500, Allen, TX 75013-1311  
 517922072 +Home Depot Credit, PO Box 2360, Omaha, NE 68103-2360  
 517922073 Lendup Card Services, Inc., PO Box 4517, Carol Stream, IL 60197-4517  
 517922068 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: Division of Taxation, Dept. of Treasury, PO Box 269,  
 Trenton, NJ 08695)  
 517922075 Specialized Loan Servicing LLC, PO Box 636005, Littleton, CO 80163-6005  
 517922071 TransUnion, PO Box 2000, Crum Lynne, PA 19022  
 517969763 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 517922076 +U.S. Bank National Association as Trustee, c/p Parker McCay P.A., PO Box 5054,  
 Mount Laurel, NJ 08054-5054

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 27 2019 00:02:29 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 27 2019 00:02:24 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: gecsedirecoverycorp.com Mar 27 2019 00:04:36  
 Synchrony Bank, c/o PRA Receivables Management, LL, POB 41021, Norfolk, VA 23541-1021  
 517922067 E-mail/Text: cio.bncmail@irs.gov Mar 27 2019 00:01:37 IRS Insolvency Dept.,  
 11601 Roosevelt Blvd., Philadelphia, PA 19154  
 517922074 E-mail/Text: bkr@cardworks.com Mar 27 2019 00:00:50 Ollo Card Services, PO Box 660371,  
 Dallas, TX 75266-0371  
 517923641 +E-mail/PDF: gecsedirecoverycorp.com Mar 27 2019 00:05:09 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 28, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Bear St dcarlon@kmlawgroup.com,  
 bkggroup@kmlawgroup.com  
 Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Bear St kmcdonald@kmlawgroup.com,  
 bkggroup@kmlawgroup.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Michael S. Kopelman on behalf of Debtor Sharifa S. Muhammad kopelaw@kopelmannj.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5